



H. ROY BERKENSTOCK
OF COUNSEL

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GARVEY, SMITH, NEHRBASS & DOODY, L.L.C.

ATTORNEYS AT LAW

5100 POPLAR AVENUE, SUITE 2719
MEMPHIS, TENNESSEE 38137
TELEPHONE (901) 683-8757
FACSIMILE (901) 767-4157

NEW ORLEANS AREA OFFICE
3838 N. CAUSEWAY BLVD., SUITE 3290
METAIRIE, LA 70002
TELEPHONE: (504) 835-2000
FACSIMILE: (504) 835-2070

May 16, 2002

The Commissioner of Patents
U.S. Patent and Trademark Office
Box Duplicate OIPE
P.O. Box 2327
Arlington, VA 22202-2327

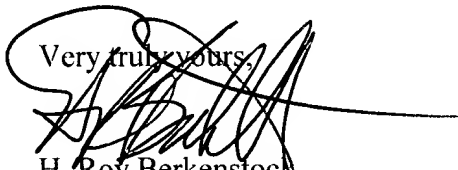
Re: U.S. Patent Application Ser. No. 09/944,333
Applicant: Sheth, et al
For: SELECTIVE SHARING OF ACCOUNT INFORMATION ON AN INTERNET
AGGREGATION SYSTEM

Dear Sir:

Enclosed are:

1. Original and one copy of transmittal letter authorizing fees to be charge to deposit account
2. Copy of Request for Substitute Papers
3. Copy of Notice of Incomplete Reply
4. Response to Request for Substitute Papers and Notice of Incomplete Reply
5. Certificate under 37 CFR 1.8(a)
6. Substitute drawing sheets (40) sheets, and
7. Firm return receipt post card.

Very truly yours,



H. Roy Berkenstock
Reg. No. 24,719

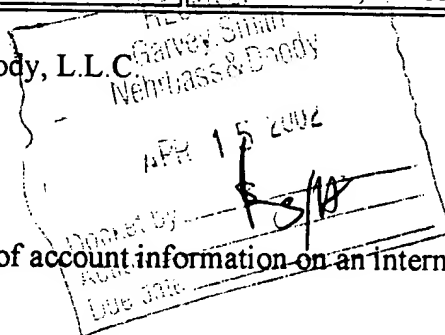


UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
www.uspto.gov

Application Number	Filing Date	First Named Applicant	Atty. Docket No.
09/944,333	08/30/2001	Sheth, Dinesh	A01210US

Garvey, Smith, Nehrbass & Doody, L.L.C.
Suite 3290
3838 N. Causeway Blvd.
Metairie LA 70002



98296.2
A01210US
HCB

Title: Secure selective sharing of account information on an Internet information aggregation system

Date Mailed: 04/09/2002

Request for Substitute Papers

The papers filed on 02/07/02 are no longer in condition to become part of the permanent records of the United States Patent and Trademark Office (USPTO) for this application (37 CFR 1.52(a)) due to the United States Postal Service sanitization process.

The USPTO requests that applicant provide a copy of the above-identified papers (except for any U.S. or foreign patent documents submitted with the above-identified papers) with a statement that such copy is a complete and accurate copy of the above-identified papers (signing and returning a copy of this notice will provide such a statement). The reply to this letter should be submitted to the USPTO by facsimile at the number indicated **703-746-4060(OIPE)**.

Alternatively, the reply to this letter may be hand-carried to the Customer Service Window located in Room 1B03 of Crystal Plaza Building 2, Arlington, Virginia, 22202.

The USPTO **strongly** prefers that the reply to this letter be submitted by facsimile. However, if applicant cannot submit the reply to this letter by facsimile (or hand-delivery), the reply may be mailed to: Box Duplicate OIPE, U.S. Patent and Trademark Office, P.O. Box 2327, Arlington, VA 22202-2327.

This letter is not a notice under 37 CFR 1.251. However, failure to timely replay to this notice within **two (2) weeks** of the date of receipt of this letter may result in the USPTO issuing a notice under 37 CFR 1.251. **A copy of this notice should be included with the reply.**

RECEIVED
APR 15 2002
Garvey, Smith, Nehrbass & Doody, L.L.C.

The enclosed papers are a complete and accurate copy of the above-identified papers.

Name: H. Roy BERKENSTOCK Registration No.: 24,719

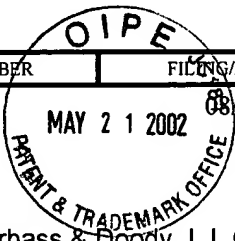
Signature: [Signature] Date: 05/16/02



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/944,333	08/30/2001	Dinesh Sheth	A01210US



Garvey, Smith, Nehrbass & Doody, L.L.C.
Suite 3290
3838 N. Causeway Blvd.
Metairie, LA 70002

CONFIRMATION NO. 1867

FORMALITIES LETTER



OC000000007721168

Date Mailed: 03/26/2002

NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Filing Date Granted

The U.S. Patent and Trademark Office has received your reply on 02/07/2002 to the Notice to File Missing Parts (Notice) mailed 10/11/2001 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

L MOGUS

Customer Service Center

Initial Patent Examination Division (703) 308-1202

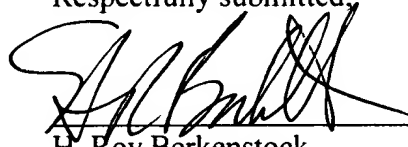
PART 2 - COPY TO BE RETURNED WITH RESPONSE

The Request for Substitute Papers indicates that the reply be submitted by facsimile however, since the requested materials are drawings, Applicants are also submitting the reply to Box Duplicate OIPE, as indicated in the Request.

The Commissioner is authorized to charge any fees which may be due in Applicants compliance with the identified submissions to Deposit Account 50-0694. A duplicate of this paper is enclosed for such purpose.

If the Examiner feels that a telephone conference with Applicant's attorney would advance the prosecution of the application, he is invited to call the undersigned at 901-683-8757.

Respectfully submitted,



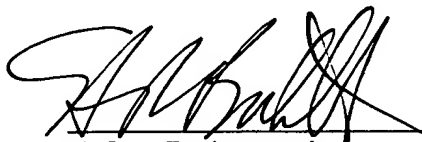
H. Roy Berkenstock
Registration No. 24,719

Date: May 16, 2002

GARVEY, SMITH, NEHRBASS & DOODY, L.L.C.
Three Lakeway Center, Suite 3290
3838 N. Causeway Boulevard
Metairie, Louisiana 70002
Telephone: (504) 835-2000
Facsimile: (504) 835-2070

CERTIFICATE UNDER 37 CFR 1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, BOX DUPLICATE OIPE, U.S. Patent and Trademark Office, P.O. Box 2327, Arlington VA 22202-2327, on May 16, 2002.



H. Roy Berkenstock
Registration No. 24,719

Date: May 16, 2002



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: §
Dinesh Sheth and Bysakh Bhasi §
Filed: August 30, 2001 § Attorney Docket No. A01210US
Serial No. 09/944,333 §
For: SELECTIVE SHARING OF §
ACCOUNT INFORMATION ON §
AN INTERNET INFORMATION §
AGGREGATE SYSTEM §

RESPONSE TO NOTICE TO FILE
CORRECTED APPLICATION PAPERS

Commissioner of Patents
United States Patent and Trademark Office
Washington, D.C.20231

Dear Sir:

In response to the Notice to File Corrected Application Papers mailed October 11, 2001,
Applicant herewith submits substitute drawings in compliance with 37 CFR 1.84, consisting of forty
(40) sheets.

The Commissioner is authorized to charge the \$72 balance due on the filing fee and any
additional fees to Deposit Account 50-0694. A duplicate of this sheet is enclosed.

Respectfully submitted,

Date: December 6, 2001

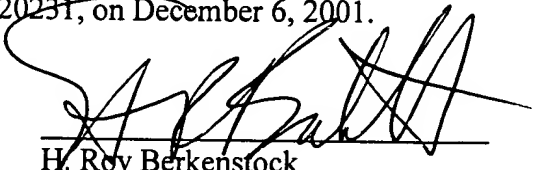
H. Roy Berkenstock
U.S. Reg. No. 24,719

GARVEY, SMITH, NEHRBASS & DOODY, L.L.C.
Three Lakeway Center, Suite 3290
3838 North Causeway Blvd.
Metairie, LA 70002
Phone: 504-835-2000
Fax: 504-835-2070

CERTIFICATE UNDER 37 CFR 1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, United States Patent and Trademark Office, Washington, D.C. 20231, on December 6, 2001.




H. Roy Berkenstock
Reg. No. 24,719



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/944,333	08/30/2001	Dinesh Sheth	A01210US

CONFIRMATION NO. 1867

FORMALITIES LETTER



OC000000006890657

Garvey, Smith, Nehrbass & Doody, L.L.C.
Suite 3290
3838 N. Causeway Blvd.
Metairie, LA 70002

Date Mailed: 10/11/2001

The required items noted below **SHOULD** be filed along with any items required above. The filing date of this nonprovisional application will be the date of receipt of the items required above.

- Total additional claim fee(s) for this application is \$72.
 - \$72 for 34 total claims over 20.
- The balance due by applicant is \$ 72.

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

This application has been accorded an Application Number and Filing Date. The application, however, is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given **TWO MONTHS** from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a)

The required item(s) identified below must be timely submitted to avoid abandonment:

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

A copy of this notice MUST be returned with the reply.


Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

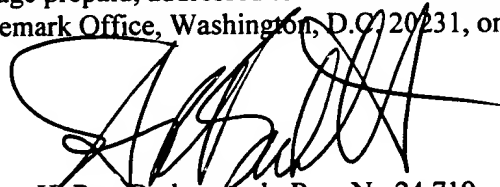


The Assistant Commissioner for Patents acknowledges receipt of:

1. Original and one copy of transmittal letter authorizing fees to be charged to deposit account;
2. Copy of Notice to File Corrected Application Papers;
3. Response to Notice to File Corrected Application Papers;
4. Certificate Under 37 CFR 1.8(a);
5. Substitute drawing sheets (40 sheets); and
6. Firm return receipt post card

Applicant: Dinesh Sheth and Bysakh Bhasi

Mailed First Class Mail, postage prepaid, addressed to The Commissioner of Patents, U.S. Patent and Trademark Office, Washington, D.C. 20231, on December 6, 2001.



H. Roy Berkenstock, Reg. No 24,719

A01210US